

In re:  
Michael Frantz Phillips  
Rochelle Phillips  
Debtors

Case No. 19-12980-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Jul 12, 2022

User: admin  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 4

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 14, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Michael Frantz Phillips, Rochelle Phillips, 207 1/2 S. 14th St., Allentown, PA 18102-4613

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Jul 13 2022 04:25:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Jul 13 2022 04:25:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr	+ Email/PDF: rmscedi@recoverycorp.com	Jul 13 2022 04:36:47	Orion (Met-Ed), c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 3

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 14, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 12, 2022 at the address(es) listed below:

Name	Email Address
KEVIN K. KERCHER	

District/off: 0313-4

User: admin

Page 2 of 2

Date Rcvd: Jul 12, 2022

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on behalf of Joint Debtor Rochelle Phillips kevinkk@kercherlaw.com kevin@kercherlaw.com

KEVIN K. KERCHER

on behalf of Debtor Michael Frantz Phillips kevinkk@kercherlaw.com kevin@kercherlaw.com

REBECCA ANN SOLARZ

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com

REBECCA ANN SOLARZ

on behalf of Creditor PNC Bank NA bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com

ROBERT J. DAVIDOW

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION robert.davidow@phelanhallinan.com

ROLANDO RAMOS-CARDONA

on behalf of Trustee SCOTT F. WATERMAN (Chapter 13) ecfmail@readingch13.com

SCOTT F. WATERMAN (Chapter 13)

ECFMail@ReadingCh13.com

Scott F Waterman

on behalf of Trustee SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com

THOMAS SONG

on behalf of Creditor PNC Bank NA tomysong0@gmail.com

THOMAS SONG

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION tomysong0@gmail.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 11

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Rochelle Phillips Michael Frantz Phillips <u>Debtor(s)</u>	CHAPTER 13
PNC BANK, NATIONAL ASSOCIATION <u>Movant</u>	NO. 19-12980 PMM
vs.	
Rochelle Phillips Michael Frantz Phillips <u>Debtor(s)</u>	11 U.S.C. Section 362
Scott F. Waterman <u>Trustee</u>	

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is \$1,397.73 which breaks down as follows;

Post-Petition Payments:	June 1, 2022 in the amount of \$949.80/month
Suspense Balance:	(\$590.07)
Fees & Costs Relating to Motion:	\$1,038.00
<b>Total Post-Petition Arrears</b>	<b>\$1,397.73</b>

2. The Debtor shall cure said arrearages in the following manner:

a) Debtor shall remit the remainder of June 1, 2022's payment of \$359.73, which is the full payment of \$949.80 minus the suspense balance of \$590.07 by June 30, 2022.

b) Beginning with the payment due July 1, 2022 and continuing thereafter, Debtor shall pay to Movant the present regular monthly mortgage payment of \$949.80 (or as adjusted pursuant to the terms of the mortgage) on or before the first (1<sup>st</sup>) day of each month (with late charges being assessed after the 15<sup>th</sup> of the month).

c) With regards to the Fees & Costs relating to this Motion in the amount of \$1,038.00, Movant shall file a Post-Petition Fee Notice for this amount.

4. Should Debtor provide sufficient proof of payments made, but not credited (front & back copies of cancelled checks and/or money orders), Movant shall adjust the account accordingly.

5. In the event the payments under Section 3 above are not tendered pursuant to the terms of this stipulation, Movant shall notify Debtor and Debtor's attorney of the default in writing and the Debtor may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor should fail to cure the default within fifteen (15) days, Movant may file a Certification of Default with the Court and the Court shall enter an Order granting Movant immediate relief from the automatic stay and waiving the stay provided by Bankruptcy Rule 4001(a)(3).

6. If the case is converted to Chapter 7, Movant shall file a Certification of Default with the Court and the Court shall enter an order granting Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: June 22, 2022

/s/ Rebecca A. Solarz, Esquire  
Rebecca A. Solarz, Esquire  
Attorney for Movant

Date: 6/24/22

Kevin K. Kercher  
Kevin K. Kercher Esq.  
Attorney for Debtor(s)

Date: 7/11/22

Scott F. Waterman  
Scott F. Waterman, Esq.  
Chapter 13 Trustee

Approved by the Court this 12th day of June, 2022. However, the court retains discretion regarding entry of any further order.

Patricia M. Mayer

Bankruptcy Judge  
Patricia M. Mayer Judge